THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKAR MURTHY): (a) and (b) In terms of Reserve Bank of India (RBI)'s guidelines on priority sector advances by banks, all Indian Banks including public sector banks are required to extend at least 10% of their total advances to weaker sections of the society. It has been further stipulated in RBI's guidelines referred to above that all loan applications upto a credit limit of Rs. 25,000 are to be disposed off within a fortnight. With a view to provide increased flow of credit to weaker sections of the society, it has been provided further that no margin money may be asked on loans upto Rs. 10,000 and no security or third party guarantee is to be insisted upon in respect of loan upto Rs. 15,000. In the case of crop loans availed of by small and marginal farmers interest debited will not exceed the principle amount and on loan below Rs. 25,000 no penal interest should be charged.

(c) to (e) As part of guidelines of priority sector advances issued by RBI, the banks have been advised to maintain a machinery at their Regional Offices to (a) entertain complaints from the borrowers if the branches do not follow these guidelines: (b) to verify periodically that these guidelines are implemented by the branches in actual practice. The banks are also required to display the names and addresses of the officers with whom complaints can be lodged on the notice board of evey branch. Complaints are received by Government, RBI and banks containing various allegations against banks viz. non sanctioning of loans, delay in sanctioning of loans, inadequate credit facilities sanctioned, non adherence to the guidelines on priority sector advances issued by RBI, charging of interest rate which are not in accordance with the RBI's directives, various irregularities in dispensation of credit under Government sponsored schemes etc. All complaints received are followed up vigorously with the concerned banks by the Government as well as RBI depending upon the nature and seriousness of the complaints. Earnest efforts are made by banks to dispose off the complaints as early as possible. The existing data reporting system does not generate the break up of complaints on the basis of their nature. However, the RBI has reported that the total number of complaint of various nature received at the Central Office of their Rural Planning and Credit Department from various quarters for the years 1991, 1992 and 1993 were 1009, 1254 and 1345 respectively.

स्वर्ण बॉड योजना के अन्तर्गत जमा किया गया स्वर्ण

3737. **श्री शिव प्रसाद चनपुरिया:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) स्वर्ण बॉड योजना के अन्तर्गत 31 मार्च, 1994 तक भारतीय रिजर्व बैंक में कितना सोना जमा किया गया है;

(ख) इस सोने को जमा करने वाले लोगों की संख्या क्या है;

(ग) जमा किए गए सोने पर कितने व्यक्तियों को कितने स्वर्ण बॉड जारी किए गए हैं; और

(घ) 30 जून, 1994 तक स्वर्ण बॉड जारी न किए जाने के क्या कारण है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम.वी. चन्द्रशेखर मूर्ति): (क) स्वर्ण बॉड योजना, 1993 के अन्तर्गत कुल 41.06 मी. टन सोना प्राप्त किया गया है।

(ख) स्वर्ण जमा करने वाले अंशदाताओं की कुल संख्या 37,675 है।

(ग) और (घ) 30 जून, 1994 तक 21,082 अंशदाताओं को 31,162 स्वर्ण बॉड जारी किए गए। शेष अंशदाताओं के आवेदन जारी किए गए। शेष अंशदाताओं के आवेदन पत्रों की छानबीन की जा रही है और कुछ मामलों में निविदा किए गए स्वर्ण की जांच अभी सरकारी टकसालों द्वारा की जानी है। बाकी मामलों में बॉड सभी औपचारिकताएं पूरी हो जाने के बाद यथा समय जारी कर दिए जाएंगे।

"Fiscal Deficit'

3738. SHRI INDER KUMAR GUJRAL: Will the Minister of FINANCE be pleased to state:

(a) what was the percentage of fiscal deficit in 1990-91, 1991-92 and 1992-93;

(b) whether it is a fact that the fiscal deficit, covered by domestic borrowings spurted to 7.3% in 1993-94; and